

Information to identify the case:

Debtor 1

Yohan Modesto Flores

Social Security number or ITIN xxx-xx-4322

EIN 20-2279825

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --'------

United States Bankruptcy Court District of New Jersey

Case number: 18-26692-SLM

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Yohan Modesto Flores
dba Essex Painting Group INC4/5/24**By the court:** Stacey L. Meisel
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Yohan Modesto Flores
Debtor

Case No. 18-26692-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 05, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2024:

Recip ID	Recipient Name and Address
db	+ Yohan Modesto Flores, 40-42 Greylock Place, Belleville, NJ 07109-1952
517712617	+ GARDEN SAVINGS FCO, 129 LITTLETON ROAD, PARSIPPANY NJ 07054-1897
517712619	+ GARDEN SAVINGS FCU, 129 LITTLETON ROAD, PARSIPPANY NJ 07054-1897
518041912	+ Garden State Federal Credit Union, 129 Littleton Rd, Parsippany, NJ 07054-1897
517712613	+ SYNC/SCOREREWARDS DC, P O BOX 965005, ORLANDO FL 32896-5005
517712612	TOWNSHIP OF BELLEVILLE, WATER DEPARTMENT 152, WASHINGTON AVE, BELLEVILLE NJ 07109
518041920	Township Of Belleville, Water Department, 152 Washington Ave, Belleville, NJ 07109-2589
517712611	+ WELLS FARGO BANK, NATIONAL ASSOCIATION, STERN & EISENBERG PC, 22 N MAIN STREET, LAMBERTVILLE NJ 08530-2104

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 05 2024 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 05 2024 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517712622	+ EDI: CAPITALONE.COM	Apr 06 2024 00:41:00	CAPITAL ONE/LORD & TAYLOR, P O BOX 30253, SALT LAKE CITY UT 84130-0253
517868013	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 05 2024 20:59:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
518041910	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 05 2024 20:59:00	Citizens Bank, N.A., 1 Citizens Bank Way # MSC JCA115, Johnston, RI 02919-1922
518041911	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 05 2024 20:59:00	Citizens One Auto Finance, Consumer Loan Servicing ROP18P, PO Box 42002, Providence, RI 02940-2002
517712616	+ EDI: WFNNB.COM	Apr 06 2024 00:41:00	COMENITY BANK/VCTRSSEC, P O BOX 182789, COLUMBUS OH 43218-2789
517712621	EDI: CITICORP	Apr 06 2024 00:41:00	MACYS DEPARTMENT STORES, P O BOX 8218, MASON OH 45040
518041913	EDI: CITICORP	Apr 06 2024 00:41:00	Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
518041914	EDI: CITICORP	Apr 06 2024 00:41:00	Home Depot Credit Card Service, PO Box 790328, Saint Louis, MO 63179-0328
517897725	EDI: Q3G.COM	Apr 06 2024 00:41:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517712618	+ EDI: SYNC		

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517712615	+ EDI: SYNC	Apr 06 2024 00:41:00	SYNCB/KTM RETAIL FINANCE, P O BOX 965073, ORLANDO FL 32896-5073
518041917	EDI: SYNC	Apr 06 2024 00:41:00	SYNCB/LOWES, P O BOX 965005, ORLANDO FL 32896-5005
518041918	EDI: SYNC	Apr 06 2024 00:41:00	Synchrony Bank/KTM Retail Finance, PO Box 965073, Orlando, FL 32896-5073
517712614	EDI: TDBANKNORTH.COM	Apr 06 2024 00:41:00	Synchrony Bank/Sams Club, PO Box 965004, Orlando, FL 32896-5004
518041919	EDI: TDBANKNORTH.COM	Apr 06 2024 00:41:00	TD BANK NA, 32 CHESNUT STREET, LEWISTON ME 04240
517712620	+ EDI: WFFC2	Apr 06 2024 00:41:00	TD Bank, PO Box 84037, Columbus, GA 31908-4037
518694399	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 06 2024 00:41:00	WF/BOBS DISCOUNT FURNITURE, P O BOX 14517, DES MOINES IA 50306-3517
518041921	EDI: WFFC2	Apr 05 2024 21:01:00	Wells Fargo Bank, National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
		Apr 06 2024 00:41:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520161247	*+	Yohan Modesto Flores, 40-42 Greylock Place, Belleville, NJ 07109-1952
518041915	##	KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
518041916	##	Stern & Eisenberg, PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2024 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon

on behalf of Creditor Wells Fargo Bank National Association, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2005-HE5, Mortgage Pass-Through Certificates, Series 2005-HE5 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

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Steven D. Pertuz

on behalf of Debtor Yohan Modesto Flores pertuzlaw@verizon.net
g16461@notify.cincompass.com;pertuz.stevenb130381@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4